Remarks for Judy Thames White House Conference on Aging As an AARP volunteer, I am very pleased that AARP is participating in The White House Conference on Aging next year. This important conference will give AARP the opportunity to present our ideas about innovative ways to enable America's aging population to remain independent with dignity through an array of effective services.

I would add that never has there been a more pressing need for public dialogue about how our nation will address the diverse needs of an aging population. The 65+ segment is projected to grow by 38 percent in the next couple of decades. At the start of the 20<sup>th</sup> century, only 13 percent of the population was age 50 or more. Today--over a century later--the 50+ population is over 27%, and this trend is expected to continue for nearly four decades into the future.

AARP was one of the first organizations specifically to focus on the vast baby boom generation and look at that generation's particular needs as they age. Our goal as an organization is to help people 50+ have independence, choice and control in ways that are beneficial and affordable for them and for society as a whole. There are two sides to the goal – the quality of life for older persons and the sustainability for society and all of its generations.

We are focusing on this generation as we retool our strategic goals. At the top of our Economic Security agenda is preservation of a viable Social Security program. Our goal is that Americans of all ages can rely on a Social Security system that is solvent for the long term and maintains a secure benefit with income protection features.

AARP believes that secure retirement rests on the four pillars of Social Security pensions, earnings savings, and health insurance. Social Security is the strongest of the four pillars, currently providing the principal income for two out of three older Americans. Less than half of today's workers have a defined benefit pension or contribute to a defined contribution plan such as a 401(k). Americans, generally, are simply not saving enough for an adequate retirement. Without modifications, Social Security can pay full benefits until 2042, and about 70 percent after then. AARP is reviewing various proposals for change, but emphatically rejects those that would divert portions of current Social Security taxes into private accounts. We believe that such plans would gamble with the

future of the program and jeopardize the benefits of millions of Americans. AARP supports the following changes to Social Security: raising the maximum level of wages subject to the payroll tax; adding newly hired state and local workers to Social Security; and diversifying trust fund investments. All changes must be considered within the context of an overall package.

Another important aspect of economic Security for the 50+ population is continued earnings from work. Many older persons, now and in the future will want to continue in the workforce. Fighting age discrimination and unfair treatment in the workplace is only part of that AARP strategy. Helping employers to value the contribution of older workers is also a critical component of our long-range strategy for maintaining and expanding older worker employment opportunities.

AARP is presently doing that through innovative outreach efforts to recognize "Best Employers for People 50 and Older." We also have partnerships with

private employers through the Senior Community Service Employment Program that aid employers in providing jobs to underserved populations. And we are launching partnerships, programs and projects that aid older persons in managing their assets (including anti-fraud education) and increasing savings. We also have a focused strategic goal to ensure that Americans have affordable coverage for, and access to, quality health care and supportive services. We are working to see that Medicare is strengthened as the most important quality health care program for older Americans. Prescription drugs have to be more affordable. We're working to help individuals have access to home and community-based care and to ensure that quality and affordable services are delivered efficiently and effectively across all settings.

Reducing health care costs through encouraging healthy behaviors for people as they age is another goal.

AARP also wants to ensure that people are able to avoid isolation, stay mobile, and remain independent as they age. This means adequate transportation, housing and the related services promote a quality standard of life. AARP will emphasize mobility options that allow safe driving as long as possible and establish alternative mobility options both in the home and community. Collaborations with private and public entities that influence the availability of quality housing options are also underway.

The upcoming White House Conference on Aging provides an important and timely opportunity for AARP and other interested parties to participate in a process that will advise national leaders and policymakers. I know I speak for everyone at AARP when I say that we are excited about participating in next year's White House Conference on Aging and to the good work that we can do together. Thank you.